

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRYAN E. ZEBROSKI  
MELISSA S. ZEBROSKI  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-21567

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 26, 2020

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2015 and confirmed on 7/2/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,032.81
Less Refunds to Debtor	776.39	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>96,256.42</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,764.00	
Trustee Fee	4,019.59	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>8,783.59</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA	0.00	56,363.41	0.00	56,363.41
	Acct: 1495				
	JPMORGAN CHASE BANK NA	6,742.83	6,742.83	0.00	6,742.83
	Acct: 1495				
	QUANTUM3 GROUP LLC AGNT - SADINO	518.48	518.48	196.43	714.91
	Acct: 8432				
	SANTANDER CONSUMER USA**	6,993.73	6,993.73	7,279.64	14,273.37
	Acct: 1891				
	HUNTINGTON NATIONAL BANK(*)	0.00	0.00	0.00	0.00
	Acct: 3878				
					<b>78,094.52</b>

Priority					
	ALAN R PATTERSON ESQ III	0.00	0.00	0.00	0.00
	Acct:				
	BRYAN E. ZEBROSKI	0.00	0.00	0.00	0.00
	Acct:				
	BRYAN E. ZEBROSKI	776.39	776.39	0.00	0.00
	Acct:				
	GROSS & PATTERSON LLC	2,364.00	2,364.00	0.00	0.00
	Acct:				
	ALAN R PATTERSON ESQ III	0.00	0.00	0.00	0.00
	Acct:				
	GROSS & PATTERSON LLC	2,400.00	2,400.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX9-19				
	MOON TOWNSHIP (EIT)	578.72	578.72	0.00	578.72
	Acct: 3082				
	MOON TOWNSHIP (EIT)	325.90	325.90	0.00	325.90
	Acct: 3082				
	MOON ASD & MOON TOWNSHIP (EIT)	578.71	578.71	0.00	578.71
	Acct: 3082				
	MOON ASD & MOON TOWNSHIP (EIT)	325.90	325.90	0.00	325.90
	Acct: 3082				
	INTERNAL REVENUE SERVICE*	3,580.08	3,580.08	0.00	3,580.08
	Acct: 3082				

15-21567

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXXXXXXXXXXOLIO	307.64	307.64	0.00	307.64
					5,696.95
Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 2940	498.35	42.34	0.00	42.34
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 9894	3,419.32	290.51	0.00	290.51
	ECMC(*) Acct: 2940	9,605.46	816.08	0.00	816.08
	AMERICAN EXPRESS CENTURION BNK Acct: 1008	1,791.57	152.21	0.00	152.21
	AMERICAN EXPRESS Acct: 7003	0.00	0.00	0.00	0.00
	ASPEN DENTAL Acct: 3454	0.00	0.00	0.00	0.00
	BEST BUY++ Acct: 4966	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 6044	0.00	0.00	0.00	0.00
	CAPITAL BELTWAY EXPRESS LLC Acct: 3768	0.00	0.00	0.00	0.00
	CAPITAL ONE(*) Acct: 9722	0.00	0.00	0.00	0.00
	BUREAUS INVESTMENT GROUP PORTFC Acct: 0342	3,621.21	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 8176	0.00	0.00	0.00	0.00
	ATLANTIC CREDIT & FINANCE INC Acct: 5523	7,070.36	600.70	0.00	600.70
	CITIBANK NA(*)++ Acct: 2885	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - , Acct: 3871	5,490.50	466.47	0.00	466.47
	CITIZENS BANK(*) Acct: 7748	0.00	0.00	0.00	0.00
	RBS CITIZENS NA(*) Acct: 3388	1,701.34	144.55	0.00	144.55
	RBS CITIZENS NA(*) Acct: 3021	1,560.36	132.57	0.00	132.57
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 5457	554.12	47.08	0.00	47.08
	DISCOVER BANK(*) Acct: 8457	3,335.90	283.42	0.00	283.42
	GECC/SAMS CLUB++ Acct: ?	0.00	0.00	0.00	0.00
	HERITAGE VALLEY HEALTH SYSTEM++ Acct: 6075	0.00	0.00	0.00	0.00
	GE CAPITAL/HOME DEPOT++ Acct: ?	0.00	0.00	0.00	0.00
	MEDCARE EQUIPMENT CO++ Acct: 3752	0.00	0.00	0.00	0.00
	MEDEXPRESS Acct: 3908	0.00	0.00	0.00	0.00
	QUEST DIAGNOSTICS INC Acct: 5104	0.00	0.00	0.00	0.00
	QUEST DIAGNOSTICS INC Acct: 2501	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - ,	3,951.85	335.75	0.00	335.75

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8864				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 7077				
	PRA RECEIVABLES MANAGEMENT LLC - ,	853.26	72.49	0.00	72.49
	Acct: 8078				
	TD BANK USA NA**	2,074.16	176.22	0.00	176.22
	Acct: 2547				
	TRANSURBAN 495 EXPRESS LANES	0.00	0.00	0.00	0.00
	Acct: 2616				
	UNION PLUS CREDIT CARD++	0.00	0.00	0.00	0.00
	Acct: 0342				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 4356				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 4356				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 5047				
	HUNTINGTON NATIONAL BANK(*)	1,423.86	120.97	0.00	120.97
	Acct: 3878				
	INTERNAL REVENUE SERVICE*	716.02	0.00	0.00	0.00
	Acct: 3082				
					3,681.36
 TOTAL PAID TO CREDITORS					
TOTAL					87,472.83
CLAIMED	5,696.95				
PRIORITY	14,255.04				
SECURED	47,667.64				

Date: 05/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteevdpa.com

IN RE:

BRYAN E. ZEBROSKI  
MELISSA S. ZEBROSKI  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:15-21567

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
 Bryan E. Zebroski  
 Melissa S. Zebroski  
 Debtors

Case No. 15-21567-GLT  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 79

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db/jdb +Bryan E. Zebroski, Melissa S. Zebroski, 264 Burch Drive, Moon Township, PA 15108-3153  
 14088496 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 14038547 Aes/M&T Elt - Pheaa, PO Box 61047, Harrisburg, PA 17106-1047  
 14038548 American Express, PO Box 3001, Malvern, PA 19355-0701  
 14038549 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 14096543 +Atlantic Credit & Finance Special Finance, Unit, LLC Successor in interest to,  
                   CITIBANK, N.A., c/o Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue,  
                   Cleveland, OH 44113-1085  
 14051685 Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195  
 14051686 Bureaus Investment Group Portfolio, 1717 Central St, Evanston, IL 60201-1507  
 14051688 Capital Beltway Express, LLC/, PO Box 28148, New York, NY 10087-8148  
 14051693 CitiBank, c/o Atlantic Credit & Finance Special Fi, 120 N Keyser Ave,  
                   Scranton, PA 18504-9701  
 14051694 Citibank N.A., Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500  
 14051695 Citibank, N.A., PO Box 6034, Sioux Falls, SD 57117-6034  
 14051696 Delta Outsource Group, PO Box 1210, O'Fallon, MO 63366-9010  
 14337335 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 14051697 GC Services Limited Partnership, PO Box 1545, Houston, TX 77251-1545  
 14051698 Heritage Valley Health System, Heritage Valley Sewickley, PO Box 536366,  
                   Pittsburgh, PA 15253-5905  
 14051699 Home Depot Credit Services, PO Box 9101, Des Moines, IA 50368-9101  
 14038561 Jared/Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799  
 14051700 KML Law Group, P.C., KML Law Group, PC, 701 Market St Ste 5000,  
                   Philadelphia, PA 19106-1541  
 14051701 Law Enforcement Systems, LLC, PO Box 3032, Milwaukee, WI 53201-3032  
 14038562 Lescoll, PO Box 2182, Milwaukee, WI 53201-2182  
 14051702 MedCare Equipment Company, LLC, PO Box 5029, Greensburg, PA 15601-5058  
 14051703 MedExpress, Medexpress Billing Attn #7964C, PO Box 14000, Belfast, ME 04915-4033  
 14051537 +Moon Area School District (Moon Township), Keystone Collections Group,  
                   c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, pa 15642-7539  
 14051704 Moon Township, c/o Keystone Collections, PO Box 499, Irwin, PA 15642-0499  
 14051529 +Moon Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,  
                   Irwin, pa 15642-7539  
 14056004 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14038564 Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd Fl 3, San Diego, CA 92123-4363  
 14051708 Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717  
 14051709 Quest Diagnostics Venure, LLC, PO Box 740717, Cincinnati, OH 45274-0717  
 14038569 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
 14053776 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 14038571 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
 14038572 The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 14038573 The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St, Evanston, IL 60201-1507  
 14051711 Transurban 495 Express Lanes, PO Box 23530, Alexandria, VA 22304-0531  
 14051712 Transworld Systems, Inc., 5 Penn Ctr W Ste 1000, Pittsburgh, PA 15276-0120  
 14051714 UPMC Mercy, PO Box 382059, Pittsburgh, PA 15251-8059  
 14051713 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104  
 14038574 Weltman, Weinberg & Reis Co. LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/PDF: rmscеди@recoverycorp.com May 28 2020 04:36:12

Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14051684 E-mail/Text: bankruptcynotice@aspendental.com May 28 2020 04:32:09 Aspen Dental,  
                   5450 Campbells Run Rd, Pittsburgh, PA 15205-1026  
 14093850 E-mail/PDF: rmscеди@recoverycorp.com May 28 2020 04:36:12  
 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,  
                   25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 14038568 E-mail/Text: Bankruptcy.RI@Citizensbank.com May 28 2020 04:32:12 RBS Citizens, N.A.,  
                   Attn: Bankruptcy Department, 443 Jefferson Blvd RJW-135, Warwick, RI 02886  
 14038550 +E-mail/Text: bankruptcycavps.com May 28 2020 04:33:37 Calvary Portfolio Services,  
                   Attention: Bankruptcy Department, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321  
 14051687 E-mail/Text: bankruptcycavps.com May 28 2020 04:33:38 Calvary SPV I, LLC,  
                   500 Summit Lake Dr, Valhalla, NY 10595-1340  
 14051689 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 28 2020 04:37:07  
                   Capital One N.A. - Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 14051690 E-mail/Text: Banko@frontlineas.com May 28 2020 04:34:08 Capital One, N.A.,  
                   c/o Frontline Asset Strategies, LLC, 2700 Snelling Ave N Ste 250,  
                   Roseville, MN 55113-1783  
 14038551 E-mail/Text: bankruptcycavps.com May 28 2020 04:33:38 Cavalry Portfolio Serv,  
                   PO Box 27288, Tempe, AZ 85285-7288  
 14049458 +E-mail/Text: bankruptcycavps.com May 28 2020 04:33:38 Cavalry SPV I, LLC,  
                   500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

District/off: 0315-2

User: dbas  
Form ID: pdf900

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Total Noticed: 79

Date Rcvd: May 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14038554 E-mail/Text: Bankruptcy.RI@Citizensbank.com May 28 2020 04:32:12 Citizens Bank,  
1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
14038555 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 28 2020 04:32:42 Comenity Bank/Gndrmtmc,  
PO Box 182789, Columbus, OH 43218-2789  
14042227 E-mail/Text: mrdiscen@discover.com May 28 2020 04:32:13 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14038556 E-mail/Text: mrdiscen@discover.com May 28 2020 04:32:13 Discover Fin Svcs LLC,  
PO Box 15316, Wilmington, DE 19850-5316  
14111887 +E-mail/Text: kburkley@bernsteinlaw.com May 28 2020 04:34:00 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
14051715 E-mail/PDF: gecscedi@recoverycorp.com May 28 2020 04:35:12 GECRB/Lowes,  
Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
14051716 E-mail/PDF: gecscedi@recoverycorp.com May 28 2020 04:36:01 Gecrb/Best Buy, P.O. Box 981439,  
El Paso, TX 79998-1439  
14038557 E-mail/PDF: gecscedi@recoverycorp.com May 28 2020 04:35:12 Gecrb/Walmart, Attn: Bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104  
14051717 E-mail/PDF: gecscedi@recoverycorp.com May 28 2020 04:35:12 Gecrb/sams Club, Po Box 965005,  
Orlando, FL 32896-5005  
14038558 E-mail/Text: bankruptcy@huntington.com May 28 2020 04:33:11 Huntington National Ba,  
PO Box 1558, Columbus, OH 43216-1558  
14038559 E-mail/Text: bankruptcy@huntington.com May 28 2020 04:33:11 Huntington Natl Bk,  
Huntington National Bank - Bankruptcy No, PO Box 89424, Cleveland, OH 44101-6424  
14209104 E-mail/Text: sbse.cio.bnc.mail@irs.gov May 28 2020 04:32:28 Internal Revenue Service,  
PO Box 21126, Philadelphia, PA 19114  
14051692 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 28 2020 04:35:15 Chase,  
c/o Derrick Rogers, PO Box 469030, Glendale, CO 80246-9030  
14038552 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 28 2020 04:35:15 Chase Card,  
PO Box 15298, Wilmington, DE 19850-5298  
14038553 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 28 2020 04:35:16 Chase Mtg,  
PO Box 24696, Columbus, OH 43224-0696  
14106279 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 28 2020 04:37:04  
JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203  
14038560 E-mail/Text: BKRMailOPS@weltman.com May 28 2020 04:32:31 Jared-Galleria of Jwlr,  
375 Ghent Rd, Fairlawn, OH 44333-4601  
14038563 E-mail/Text: bankruptcydpt@mcmcg.com May 28 2020 04:33:12 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
14051705 E-mail/Text: nhc@nhchome.com May 28 2020 04:31:09 National Hospital Collections,  
16 Distributor Dr Ste 2, Morgantown, WV 26501-7209  
14038566 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 28 2020 08:39:52  
Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-1067  
14051707 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 28 2020 08:39:52  
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914  
14038567 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 28 2020 08:39:52  
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
14053151 E-mail/Text: bnc-quantum@quantum3group.com May 28 2020 04:32:52  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
14057323 E-mail/Text: bnc-quantum@quantum3group.com May 28 2020 04:32:52  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
14044269 E-mail/PDF: rmscidi@recoverycorp.com May 28 2020 04:36:12  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
14038570 E-mail/PDF: gecscedi@recoverycorp.com May 28 2020 04:35:13 Syncb/Walmart DC,  
4125 Windward Plz, Alpharetta, GA 30005-8738  
14051710 E-mail/PDF: gecscedi@recoverycorp.com May 28 2020 04:35:12 Synchrony Bank, PO Box 105972,  
Atlanta, GA 30348-5972  
14051681 +E-mail/Text: bncmail@w-legal.com May 28 2020 04:33:28 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14038575 E-mail/Text: BKRMailOps@weltman.com May 28 2020 04:33:26 Weltman, Weinberg & Reis, Co. LPA,  
PO Box 5430, Cleveland, OH 44101-0430

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr JPMorgan Chase Bank, National Association  
cr The Huntington National Bank  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14113543\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
14051691 ##Cawley & Bergman, LLP, 117 Kinderkamack Rd Ste 201, River Edge, NJ 07661-1916  
14051706 ##Nationwide Credit, Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
14038565 ##Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 3, \* 2, ## 3

District/off: 0315-2

User: dbas  
Form ID: pdf900

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Total Noticed: 79

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 29, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2020 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Bryan E. Zebroski apattersonlaw@protonmail.com, andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
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TOTAL: 10